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*****Employees who are members of a collective bargaining unit should rely on the applicable sections of their contract*****

HOURS WORKED 	INSURANCE MEDICAL GIC DENTAL Delta Dental LIFE Boston Mutual	FLEXIBLE SPENDING ACCOUNTS Medical \$2500 limit & Dependent Care \$5000 limit	VACATION ACCRUAL <i>Prorated based on hours worked & Years of Service</i> <5 y = 2 wks + additional day on anniversary of hire date	SICK LEAVE ACCRUAL 15 Days PERSONAL DAYS 2 Days Fiscal Year HOLIDAYS 13 per year <i>Prorated based on hours worked</i>	EMPLOYEE ASSISTANCE PROGRAM All One Health	RETIREMENT	DIRECT DEPOSIT	CREDIT UNIONS Metro & Hanscom	DEFERRED COMP. Missionsquare & SMART- Plan	IRA Roth & Traditional Smart Plan & ICMA
Clerical employees working less than 17.5 hours per week OR all other employees working less than 20 hours per week, 12 months a year.						 MS (7.5%)				
Clerical employees working 17.5 to 19.9 hours per week, 12 months a year.						 MS (7.5%)				
Employees working over 20 hours per week, 12 months a year.	 Pre-Tax available					 Middlesex Retirement (9% - 11%)	